

<i>SERFF Tracking Number:</i>	<i>RENA-125984203</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Renaissance Life &amp; Health Insurance Company</i>	<i>State Tracking Number:</i>	<i>41316</i>
	<i>of America</i>		
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H10I Individual Health - Dental</i>	<i>Sub-TOI:</i>	<i>H10I.000 Health - Dental</i>
<i>Product Name:</i>	<i>Delta/Renaissance Individual Rate Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Renaissance Life & Health Insurance Company of America

Product Name: Delta/Renaissance Individual Rate Filing    SERFF Tr Num: RENA-125984203    State: ArkansasLH

TOI: H10I Individual Health - Dental	SERFF Status: Closed	State Tr Num: 41316
Sub-TOI: H10I.000 Health - Dental	Co Tr Num:	State Status: Approved-Closed
Filing Type: Rate	Co Status:	Reviewer(s): Rosalind Minor
	Author: Claudia Niemara	Disposition Date: 01/13/2009
	Date Submitted: 01/12/2009	Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact: 3.1%	Group Market Type:
Filing Status Changed: 01/13/2009	
State Status Changed: 01/13/2009	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Enclosed for filing are updated rates for your review and approval. These rates will supersede the rates that were just previously filed and approved under SERFF Tracking No. RENA-125877488. These rates will be used in conjunction with individual dental Policy INVD-100A-AR.

Enclosed are the rates and actuarial memorandum. These premium rates are not unreasonable in relation to the

SERFF Tracking Number: RENA-125984203 State: Arkansas  
 Filing Company: Renaissance Life & Health Insurance Company State Tracking Number: 41316  
 of America  
 Company Tracking Number:  
 TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental  
 Product Name: Delta/Renaissance Individual Rate Filing  
 Project Name/Number: /

benefits provided.

Should you need additional information, please contact me at 1-800-963-4596 ext. 2429 or  
 cniemara@renaissancefamily.com.

Sincerely,

Claudia Niemara

## Company and Contact

### Filing Contact Information

Claudia Niemara, Executive Assistant cniemara@renaissancefamily.com  
 P.O. Box 30381 (517) 347-5917 [Phone]  
 Lansing, MI 48864 (517) 706-3682[FAX]

### Filing Company Information

Renaissance Life & Health Insurance Company CoCode: 61700 State of Domicile: Delaware  
 of America  
 Group Code: 477 Company Type: Life & Health  
 P.O. Box 30381  
 Lansing, MI 48909-7881 Group Name: State ID Number:  
 (800) 745-7509 ext. [Phone] FEIN Number: 47-0397286  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: Fee for rate filing.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
---------	--------	----------------	---------------

SERFF Tracking Number:	RENA-125984203	State:	Arkansas
Filing Company:	Renaissance Life & Health Insurance Company of America	State Tracking Number:	41316
Company Tracking Number:			
TOI:	H10I Individual Health - Dental	Sub-TOI:	H10I.000 Health - Dental
Product Name:	Delta/Renaissance Individual Rate Filing		
Project Name/Number:	/		
Renaissance Life & Health Insurance Company \$50.00 of America		01/12/2009	24948024



SERFF Tracking Number: RENA-125984203 State: Arkansas  
Filing Company: Renaissance Life & Health Insurance Company State Tracking Number: 41316  
of America  
Company Tracking Number:  
TOI: H10I Individual Health - Dental Sub-TOI: H10I.000 Health - Dental  
Product Name: Delta/Renaissance Individual Rate Filing  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/13/2009	01/13/2009

SERFF Tracking Number:	RENA-125984203	State:	Arkansas
Filing Company:	Renaissance Life & Health Insurance Company of America	State Tracking Number:	41316
Company Tracking Number:			
TOI:	H101 Individual Health - Dental	Sub-TOI:	H101.000 Health - Dental
Product Name:	Delta/Renaissance Individual Rate Filing		
Project Name/Number:	/		

## Disposition

Disposition Date: 01/13/2009

Implementation Date:

Status: Approved-Closed

Comment: We have approved your request of a 3.1% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Renaissance Life & Health Insurance Company of America	3.100%	\$1,197	95	\$40,356	4.200%	-6.000%	3.100%

SERFF Tracking Number: RENA-125984203 State: Arkansas

Filing Company: Renaissance Life & Health Insurance Company of America State Tracking Number: 41316

Company Tracking Number:

TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental

Product Name: Delta/Renaissance Individual Rate Filing

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	AR - Delta Ren Ret Act Attachments Individual Version 2	Approved-Closed	No

SERFF Tracking Number:	RENA-125984203	State:	Arkansas
Filing Company:	Renaissance Life & Health Insurance Company of America	State Tracking Number:	41316
Company Tracking Number:			
TOI:	H101 Individual Health - Dental	Sub-TOI:	H101.000 Health - Dental
Product Name:	Delta/Renaissance Individual Rate Filing		
Project Name/Number:	/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Revised
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	3.100%
<b>Effective Date of Last Rate Revision:</b>	01/01/2009
<b>Filing Method of Last Filing:</b>	

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Renaissance Life & Health Insurance Company of America	3.100%	3.100%	\$1,197	95	\$40,356	4.200%	-6.000%